

**BUILDING SAFER,  
STRONGER  
COMMUNITIES**



# funding **hazard** **mitigation** workbook

**EDUCATE  
to  
MITIGATE™**



**RISE**  
STORM  
SAFE  
LOUISIANA  
REINFORCE  
INSURE  
SHUTTER  
ELEVATE

[getagameplan.org](http://getagameplan.org)



**mitigation  
PLAN**

# why mitigation is important to you and your community

As you are aware, Louisiana has faced six major hurricanes since 1998, experienced hundreds of flooding events and felt the impacts of damaging high winds from tornadoes and ice storms. No area of the state is exempt from natural disasters. This devastation resulted in billions of dollars in damages and well over a thousand lost lives. In the past, and in the future: *We face a disaster. We are damaged. We rebuild. We have another disaster. We rebuild again.*

We can break this cycle. While we cannot control the weather, or protect ourselves from every potential threat we may face, we *can* control how we build and rebuild so we are better prepared to withstand the impacts of future disasters.

Government leaders are challenged with determining how we can protect our citizens and the property and facilities within our communities. We are challenged with empowering Louisiana citizens with knowledge and strategies to help them help themselves by making better decisions when constructing new or rebuilding, renovating or rehabilitating their homes and businesses.

The Governor's Office of Homeland Security and Emergency Preparedness (GOHSEP) has launched a Community Education and Outreach (CEO) mitigation education initiative — **EDUCATE to MITIGATE™**. Through this effort and guided by the *State Hazard Mitigation Plan*, we are building a culture of mitigation throughout

our state. We are touching Louisiana citizens with mitigation messages and opportunities. We are empowering them by providing access to mitigation strategies. We are showcasing "how to" techniques through demonstration projects and outreach events.

We are also reaching out to every local government across our state to ensure that mitigation best practices are known. Through this workbook, the [getagameplan.org](http://getagameplan.org) website and workshops within each region, we are identifying and facilitating access to resources that can help local leadership implement mitigation strategies and techniques within their communities.

Please join us in delivering this important message to Louisiana citizens. Begin by reading this workbook. Go to our website — [getagameplan.org](http://getagameplan.org) — and click on **mitigation PLAN** to learn more. Then set the standard for employing sound mitigation practices within your administrations, departments or offices. The payoff is significant. **For every dollar spent on mitigation, approximately four dollars are saved in reduced losses.\*** More importantly, implementing mitigation strategies can save the lives of friends and neighbors and protect their homes and their businesses from damages.

We look to you for leadership as an advocate for mitigation. Our state will be better for it. Our communities will be safer. Our future will be stronger.

If my office can assist you in any way, please do not hesitate to call on us, or any member of my staff. Together, we can change our approach and make smarter decisions while protecting our citizens, our culture and our unique way of life.

  
**Mark Cooper**

DIRECTOR, GOVERNOR'S OFFICE OF  
HOMELAND SECURITY AND EMERGENCY  
PREPAREDNESS

\*According to *New Study: Disaster Mitigation Is Cost Effective and Reduces Future Losses*, an independent study conducted by the National Institute of Building Sciences Multi-hazard Mitigation Council. (December 19, 2005)

## TABLE OF CONTENTS

1	WHY MITIGATION IS IMPORTANT TO YOU AND YOUR COMMUNITY	5	OTHER FEDERAL MITIGATION-RELATED PROGRAMS AND RESOURCES	15	Repetitive Flood Claims (RFC) Grants
2	WHAT RESOURCES ARE AVAILABLE TO HELP?	10	ELIGIBLE MITIGATION ACTIVITIES	17	Severe Repetitive Loss (SRL) Grants
3	WHAT IS HAZARD MITIGATION?	11	NON-DISASTER GRANTS	19	DISASTER GRANTS
4	MITIGATION PLANNING	11	Pre-Disaster Mitigation (PDM) Grant Program	21	GRANT CYCLES
		13	Flood Mitigation Assistance (FMA) Grants	23	FIND US ON THE WEB!

### leadership team

**D. Casey Levy, CFM**  
State Hazard Mitigation Officer  
Governor's Office of Homeland Security  
and Emergency Preparedness  
(Office) 225-267-2673 // (Cell) 225-439-8758  
[casey.levy@la.gov](mailto:casey.levy@la.gov)

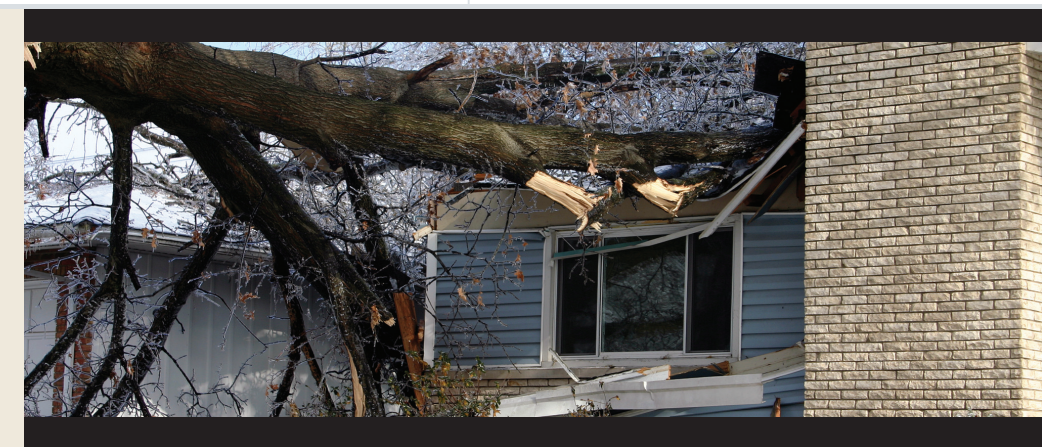
**Jeffrey Giering, CFM, LEM**  
Hazard Mitigation Section Chief  
Governor's Office of Homeland Security  
and Emergency Preparedness  
(Office) 225-267-2516 // (Cell) 225-456-0368  
[jeffrey.giering@la.gov](mailto:jeffrey.giering@la.gov)

**Marion M. Pearson**  
Group Lead, State Agency Non-Disaster  
Programs and Closeout Grants  
Mitigation Section  
Governor's Office of Homeland Security  
and Emergency Preparedness  
(Office) 225-267-2522 // (Cell) 225-439-3494  
[marion.pearson@la.gov](mailto:marion.pearson@la.gov)

**Tonia Bergeron, CFM, LEM**  
Group Lead, Traditional Hazard Mitigation  
Grant Program  
Governor's Office of Homeland Security  
and Emergency Preparedness  
(Office) 225-267-2749 // (Cell) 225-439-8704  
[tonia.bergeron@la.gov](mailto:tonia.bergeron@la.gov)

**Tenesha T. Wilson**  
Group Lead, HM OCD Elevation  
Governor's Office of Homeland Security  
and Emergency Preparedness  
(Office) 225-267-2722 // (Cell) 225-573-8446  
[tenesha.wilson@la.gov](mailto:tenesha.wilson@la.gov)

**Steve Garcia**  
Group Lead, Planning and Special Staff  
Governor's Office of Homeland Security  
and Emergency Preparedness  
(Office) 225-267-2644 // (Cell) 225-439-5343  
[steven.garcia@la.gov](mailto:steven.garcia@la.gov)



# what resources are available to help?

There are a number of grants specifically for mitigation and a host of mitigation-related technical assistance and funding resources within other federal agencies and programs. See pages 10-22 for more information on non-disaster and disaster *Hazard Mitigation Assistance (HMA)* programs.

### FUNDING RESOURCES: The "Big 5"

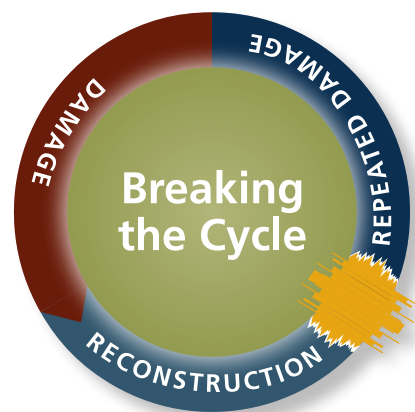
NON-Disaster	Disaster
1 Pre-Disaster Mitigation (PDM) 2 Flood Mitigation Assistance (FMA) 3 Repetitive Flood Claims (RFC) 4 Severe Repetitive Loss (SRL)	5 Hazard Mitigation Grant Program (HMGP)
+ +	
Other Federal Mitigation-Related Programs	

To learn more, visit [getagameplan.org](http://getagameplan.org)



# what is hazard mitigation?

Hazard mitigation is any sustained actions taken to *reduce or eliminate future risk* to people and property from natural and man-made hazards and their effects.



Hazard mitigation is the only phase of emergency management specifically dedicated to breaking the cycle of damage, reconstruction and repeated damage.

## WHAT IS THE DIFFERENCE BETWEEN MITIGATION AND PREPAREDNESS?

They are similar. Both are intended to reduce disaster impacts. Knowing where government services will be set up if offices are damaged or destroyed in the wake of a disaster is a *preparedness strategy*. Knowing how you will locate, connect with and organize staff after a disaster is a *preparedness strategy*. So is having generators on hand to deal with power outages.

On the other hand, building and rebuilding so that structures can **withstand hurricane-force winds**, enforcing **building codes** within your community, **relocating structures to avoid the path of destruction**, creating **safe rooms** and **soil stabilization** are all examples of *mitigation strategies*.



## WHERE CAN I SEE MITIGATION STRATEGIES IN PRACTICE?

There are many places to see mitigation techniques. For example:

- The FEMA *Best Practices Portfolio* consists of mitigation stories submitted by individuals and communities that describe measures they have taken to reduce the loss of life and property from disasters. Visit [www.fema.gov/mitigation/index.jsp](http://www.fema.gov/mitigation/index.jsp).
- Located at 2858 Gourrier Avenue in Baton Rouge, *LaHouse*, a project of LSU AgCenter, showcases hazard-resistant design. To learn more, visit [www.lsuagcenter.com/en/family\\_home/home/la\\_house/](http://www.lsuagcenter.com/en/family_home/home/la_house/).
- *StormSafe* is an interactive, kid-friendly mitigation learning exhibit at Epcot® Center, Disney World (Florida). To learn more, visit [www.flash.org](http://www.flash.org).
- Currently, GOHSEP is developing plans and construction documents for a movable demonstration project, the *Louisiana Mitigation House*, that will tour Louisiana so that important mitigation messages and “how to” techniques are brought to Louisiana citizens where they work, live and play.

Hazard mitigation *planning* is about **risk assessment** and **risk reduction**.

It is the process state, local and tribal governments use to identify threats to public health and safety, property damage and economic loss a community or area faces from disasters. It helps participants develop goals, objectives and long-term strategies that can break the cycle of disaster damage, reconstruction and repeat damage. And it identifies mitigation projects that are cost-effective, technically feasible and environmentally sound.

## WHY IS MITIGATION PLANNING IMPORTANT?

Mitigation planning results in a framework for developing feasible and cost-effective mitigation projects that make communities and individual structures and facilities better able to withstand future threats.

An important reason for mitigation planning is that under the *Disaster Mitigation Act of 2000*, state, local and tribal governments are required to develop a *Hazard Mitigation Plan* as a condition for receiving certain types of non-emergency disaster assistance. Local jurisdictions are required by federal law to have a FEMA-approved *Hazard Mitigation Plan* to receive *Pre-Disaster Mitigation (PDM)* assistance, or receive *Flood Mitigation Assistance (FMA)*, *Repetitive Flood Claims (RFC)* assistance and/or *Severe Repetitive Loss (SRL)* grant funding as well as participate in the *Hazard Mitigation Grant Program (HMGP)*.

Every state has a FEMA-approved *Hazard Mitigation Plan*. However, many local jurisdictions still do not. In extraordinary circumstances, HMGP funds can be awarded to communities that do not have a *Hazard Mitigation Plan* if they agree to develop a plan within 12 months of receiving project grants.

It is also important to note that the planning process can be as important as the resulting plan by encouraging jurisdictions to **integrate mitigation with day-to-day decision-making** regarding land use, site design, floodplain management and other functions. We are pleased to note that every Louisiana parish has a local *Hazard Mitigation Plan*.

## WHO IS INVOLVED?

Successful mitigation planning includes significant participation from community stakeholders: Elected leadership, emergency management professionals, mitigation and disaster recovery stakeholders and the general public. Mitigation planning should also involve environmental groups, neighborhood groups, civic organizations, academia, the business community, nonprofits and faith-based organizations. Because the process is inclusive, it facilitates community dialogue and consensus building, ensuring broad support.

## IS FUNDING AVAILABLE FOR MITIGATION PLANNING?

Yes. *Pre-Disaster Mitigation (PDM)* and *Flood Mitigation Assistance (FMA)* grants can be used for planning. (See pages 10-14.) So can post-disaster Hazard Mitigation Grant Program (HMGP) funds. (See pages 19-20.)

Risk assessment answers the question: **What would happen if a natural disaster occurred?**

Does your community have a **Hazard Mitigation Plan?**

If not, you need to develop one.

## FOR MORE INFORMATION ON MITIGATION PLANNING

Visit:  
[www.gohsep.la.gov/mitigation/mitigationindex.htm](http://www.gohsep.la.gov/mitigation/mitigationindex.htm)  
[www.fema.gov/plan/mitplanning/index](http://www.fema.gov/plan/mitplanning/index)

Contact:  
Steve Garcia  
[steven.garcia@la.gov](mailto:steven.garcia@la.gov)  
225-267-2644

[getagameplan.org](http://getagameplan.org)



# mitigation planning

# Other federal mitigation-related programs and resources

There are many federal mitigation-related programs.

Included among them are the following:

**Beneficial Uses of Dredged Material Program**  
*Using dredged material from navigable waterways to create wetlands, protect eroding shorelines and more.*  
**U.S. Army Corps of Engineers (USACE)**  
New Orleans District Office  
(504) 862-2201 // [www.mvn.usace.army.mil/index.asp](http://www.mvn.usace.army.mil/index.asp)

**Continuing Authorities**  
*Blanket authority that allows the agency to respond quickly to water resource development needs.*  
**USACE** // New Orleans District Office  
(504) 862-2201 // [www.mvn.usace.army.mil/index.asp](http://www.mvn.usace.army.mil/index.asp)

**Floodplain Management Services**  
*Technical services and planning assistance to guide state and local governments towards prudent use of the nation’s floodplain.*  
**USACE** // New Orleans District Office  
(504) 862-2201 // [www.mvn.usace.army.mil/index.asp](http://www.mvn.usace.army.mil/index.asp)

**Flood Control Act Funds**  
*Funding, through federal appropriations in support of flood control infrastructure projects.*  
**USACE** // New Orleans District Office  
(504) 862-2201 // [www.mvn.usace.army.mil/index.asp](http://www.mvn.usace.army.mil/index.asp)

**General Investigations**  
*Funding, through Congressional authority for flood damage reduction measures.*  
**USACE** // New Orleans District Office  
(504) 862-2201 // [www.mvn.usace.army.mil/index.asp](http://www.mvn.usace.army.mil/index.asp)

**Non-Structural Alternatives to Structural Rehabilitation of Damaged Flood Control Works**  
*Planning and construction grants for non-structural alternatives to structural rehabilitation of damage flood control works.*  
**USACE** // New Orleans District Office  
(504) 862-2201 // [www.mvn.usace.army.mil/index.asp](http://www.mvn.usace.army.mil/index.asp)

**Planning Assistance to States**  
*Technical and planning assistance for the preparation of comprehensive plans for development, utilization and conservation of water and related land resources.*  
**USACE** // New Orleans District Office  
(504) 862-2201 // [www.mvn.usace.army.mil/index.asp](http://www.mvn.usace.army.mil/index.asp)

**Project Modification for Improvement of the Environment**  
*Ecosystem restoration by modifying structures and/or operations or water resources projects constructed by USACE, or restoring areas where USACE projects degraded an area.*  
**USACE** // New Orleans District Office  
(504) 862-2201 // [www.mvn.usace.army.mil/index.asp](http://www.mvn.usace.army.mil/index.asp)

**Water Resources Development Act**  
*Funding to support federal projects, including flood control and coastal restoration.*  
**USACE** // New Orleans District Office  
(504) 862-2201 // [www.mvn.usace.army.mil/index.asp](http://www.mvn.usace.army.mil/index.asp)

**Farm Ownership Loans**  
*Loans provided to farmers for developing, constructing and improving farm homes and services buildings.*  
**U.S. Department of Agriculture (USDA), Farm Service Agency (FSA)**  
See your Parish Ag Extension Agent  
[www.fsa.usda.gov](http://www.fsa.usda.gov)

**Transfer of Inventory Farm Properties to Federal and State Agencies for Conservation Purposes**  
*Transfer of title of certain inventory farm properties owned by FSA to federal and state agencies for conservation purposes, including restoration of wetlands/floodplains.*  
**USDA, FSA** // See your Parish Ag Extension Agent  
[www.fsa.usda.gov](http://www.fsa.usda.gov)



#### Emergency Watershed Protection Program

Technical and financial assistance for relief from imminent hazards in small watersheds, including mitigating life and property.

**USDA, Natural Resources Conservation Service (NRCS)**

(318) 473-7673 // [www.la.nrcs.usda.gov](http://www.la.nrcs.usda.gov)

#### Emergency Watershed Program-Floodplain Easement

Purchase of floodplain easements, including property with repetitive flood loss, to restore, protect and maintain function of floodplains.

**USDA, NRCS**

(318) 473-7673 // [www.la.nrcs.usda.gov](http://www.la.nrcs.usda.gov)

#### Land Protection

Technical assistance for run-off retardation and soil erosion prevention to reduce hazards to life and property.

**USDA, NRCS**

(318) 473-7673 // [www.la.nrcs.usda.gov](http://www.la.nrcs.usda.gov)

#### Watershed Protection and Flood Prevention Program

Improvement projects to protect, develop and utilize land or water resources in small watersheds under 250,000 acres.

**USDA, NRCS**

(318) 473-7756 // [www.la.nrcs.usda.gov](http://www.la.nrcs.usda.gov)

#### Watershed Surveys and Planning

Grants and counseling services for conservation use and development.

**USDA, NRCS**

(318) 473-7751 // [www.la.nrcs.usda.gov](http://www.la.nrcs.usda.gov)

#### Wetlands Reserve Program

Financial and technical assistance to protect and restore wetlands through easements and restoration programs.

**USDA, NRCS**

(318) 473-7803 // [www.la.nrcs.usda.gov](http://www.la.nrcs.usda.gov)

#### Housing Assistance

Grants, loans and technical assistance following disaster declarations to rehabilitate houses and meet health and safety needs in primarily low-income rural areas.

**USDA Rural Development**

(318) 473-7630 // [www.rurdev.usda.gov/la](http://www.rurdev.usda.gov/la)

#### Utilities

Direct and guaranteed rural economic loans and business enterprise grants to address utility issues and development needs.

**USDA Rural Development**

Monroe (318) 343-4467 // Natchitoches (318) 352-7100  
Lafayette (337) 262-6601 // Amite Area (985) 748-8751  
[www.rurdev.usda.gov/la](http://www.rurdev.usda.gov/la)

#### Section 502 Loan and Guaranteed Loan Program

Loans, loan guarantees and technical assistance to very low and low-income applicants to purchase, build or rehabilitate homes in rural areas.

**USDA Rural Development**

(318) 473-7630 // [www.rurdev.usda.gov/la](http://www.rurdev.usda.gov/la)

#### Section 504 Loans for Housing

Repair loans, grants and technical assistance to very low-income senior homeowners living in rural areas to repair homes.

**USDA Rural Development**

(318) 473-7630 // [www.rurdev.usda.gov/la](http://www.rurdev.usda.gov/la)

#### Disaster Mitigation Planning and Technical Assistance

Technical and planning assistance grants for capacity building and mitigation, focused on creating disaster resistant jobs and workplaces.

**U.S. Department of Commerce (DOC), Economic Development Administration (EDA)**

(512) 381-8144 // [www.eda.gov](http://www.eda.gov)

#### Post-Disaster Economic Recovery Grants and Assistance

Grants for long-term economic recovery of communities, industries and firms adversely impacted by disasters.

**DOC, EDA**

(512) 381-8144 // [www.eda.gov](http://www.eda.gov)

#### Coastal Zone Management Program

Grants provided for planning and implementation of non-structural coastal flood and hurricane hazard mitigation projects and coastal wetlands restoration.

**DOC, National Oceanic and Atmospheric Administration (NOAA)**

1-800 267-4019 // [www.coastalmanagement.noaa.gov](http://www.coastalmanagement.noaa.gov)

#### Indian Housing Assistance

Grants and technical assistance to substantially eliminate substandard Native American housing.

**U.S. Department of the Interior (DOI), Bureau of Indian Affairs**

(615) 564-6700 // [www.indianaffairs.gov](http://www.indianaffairs.gov)

#### Stream Gauging and Flood Monitoring

Network data from 7,000 stream gauges regarding flood characteristics of rivers.

**DOI, United States Geological Survey (USGS)**

(225) 298-5481 // [la.water.usgs.gov](http://la.water.usgs.gov)

#### Clean Water State Revolving Fund

Loans at actual or below-market rates to help build repair, relocate or replace wastewater treatment plants.

**U.S. Environmental Protection Agency (EPA)**

(225) 219-3956 // [www.deq.louisiana.gov/portal/default.aspx?tabid=2148](http://www.deq.louisiana.gov/portal/default.aspx?tabid=2148)



Clean Water Act Section 319 Grants

Grants to states to implement non-point source programs, including support for non-structural watershed resource restoration activities.

EPA

(225) 219-3956 // [www.deq.louisiana.gov/portal/default.aspx?tabid=2148](http://www.deq.louisiana.gov/portal/default.aspx?tabid=2148)

Community Development Block Grants (CDBG) (Supplemental Appropriations)

Grants to help cities, parishes/counties and states recover from disasters, especially in low-income areas.

U.S. Department of Housing and Urban Development (HUD)

(225) 342-7412 // [www.doa.louisiana.gov/CDBG/cdbg.htm](http://www.doa.louisiana.gov/CDBG/cdbg.htm)

CDBG, State-Administered Program

Financial assistance to promote development and economic opportunities for low and moderate-income persons, including mitigation actions.

HUD

(225) 342-7412 // [www.doa.louisiana.gov/CDBG/cdbg.htm](http://www.doa.louisiana.gov/CDBG/cdbg.htm)

CDBG, Entitlement Communities Program

Financial assistance to larger cities and urban parishes to promote development and economic opportunities for low and moderate-income persons, including mitigation actions.

HUD

(225) 342-7412 // [www.doa.louisiana.gov/CDBG/cdbg.htm](http://www.doa.louisiana.gov/CDBG/cdbg.htm)

Disaster Recovery Initiative

Grants to fund gaps in available recovery assistance after disasters, including mitigation initiatives.

HUD

(225) 342-7412 // [www.doa.louisiana.gov/CDBG/cdbg.htm](http://www.doa.louisiana.gov/CDBG/cdbg.htm)

Section 108 Loan Guarantee Program

Loan guarantees to public entities for community and economic development, including mitigation measures.

HUD

(225) 342-1700 // [www.doa.louisiana.gov/CDBG/cdbg.htm](http://www.doa.louisiana.gov/CDBG/cdbg.htm)

Public Housing Modernization Reserve for Disasters and Emergencies

Funding to provide housing agencies with modernization needs resulting from disasters including elevations, floodproofing, retrofits.

HUD

(225) 342-7412 // [www.doa.louisiana.gov/CDBG/cdbg.htm](http://www.doa.louisiana.gov/CDBG/cdbg.htm)

Investments Partnership Program

Grants and loans to states and local governments and consortia for permanent and transitional housing (including support for property acquisition and rehabilitation) for low-income persons.

HUD, HOME Investment Partnerships Program

(225) 342-1700 // [www.hud.gov/offices/cpd/affordablehousing/programs/home](http://www.hud.gov/offices/cpd/affordablehousing/programs/home)

Disaster Assistance Program

Low-interest loans to businesses and homeowners, including up to twenty percent additional amount to mitigate structures.

U.S. Small Business Administration (SBA)

1-(800) 827-5722 // [www.sba.gov/services/disasterassistance](http://www.sba.gov/services/disasterassistance)

For more information on the above programs and for a comprehensive listing of federal programs, please visit [www.fema.gov/library/viewRecord.do?id=2152](http://www.fema.gov/library/viewRecord.do?id=2152) and download the document: *Disaster Assistance: A Guide to Recovery Programs* OR visit [www.cfda.gov](http://www.cfda.gov) and download *Catalog of Federal Domestic Assistance*.

# the big 5:

## summary of eligible mitigation activities by applicant category

The U.S. Department of Homeland Security (DHS) Federal Emergency Management Agency (FEMA) Hazard Mitigation Assistance (HMA) programs are important opportunities and resources for reducing the risk to individuals and property from hazards while also reducing reliance on federal disaster funds. There are two broad categories of assistance: Grants available pre-disaster; and grants available immediately after a disaster. There are four non-disaster grants and one disaster grant program. Together they are known as the "Big 5". Grants are federally funded; however they are administered by the state.

### NON-DISASTER GRANTS

Non-disaster grants are available annually. They are:

- Pre-Disaster Mitigation (PDM) Grants
- Flood Mitigation Assistance (FMA)
- Repetitive Flood Claims (RFC)
- Severe Repetitive Loss (SRL)

### DISASTER GRANTS

Grants available immediately after a **Presidentially declared** disaster come through the *Hazard Mitigation Grant Program (HMGP)*.

### HOW CAN THEY BE USED?

- PDM grants can be used for mitigation **planning and implementation of mitigation projects**.
- FMA grants can be used to reduce or eliminate risk of flood damage to buildings **insured under the National Flood Insurance Program (NFIP)**.
- RFC funds are available to retrofit **individual properties** insured under the NFIP that have had one or more claim payments.
- SRL funds can be applied to **residential structures** insured under the NFIP that are qualified as a severe repetitive loss structure.

The post-disaster *Hazard Mitigation Grant Program (HMGP)* provides funds to address state, tribal and local mitigation priorities during recovery.



### ELIGIBLE APPLICANTS

#### GOVERNMENTS/NONPROFITS/TRIBES

Under the HMA programs, state and local governments, certain private nonprofits and Native American tribes are eligible. **Individuals and businesses are not eligible applicants to apply for HMA funds; however, an eligible applicant (state or local government, certain nonprofits and Native American tribes) may apply for funding to mitigate private structures.** The chart below provides a list of eligible applicants for each type of grant.

	HMGP	PDM	FMA	RFC	SRL
State Agencies	*	*	*	*	*
Tribal Governments	*	*	*	*	*
Local Governments	*	*	*	*	*
Private Nonprofit Organizations	*				

#### INDIVIDUALS

	THROUGH ELIGIBLE APPLICANTS	ROAD HOME/OFFICE OF COMMUNITY DEVELOPMENT (OCD)
Individuals	*	*

### ELIGIBLE ACTIVITIES

Eligible activities for funding under the *Hazard Mitigation Assistance (HMA)* programs fall into the following categories:

	HMGP	PDM	FMA	RFC	SRL
Property Acquisition and Structural Demolition	*	*	*	*	*
Property Acquisition and Structural Relocation	*	*	*	*	*
Structure Elevation	*	*	*	*	*
Mitigation Reconstruction					*
Dry Floodproofing of Historic Residential Structures	*	*	*	*	*
Dry Floodproofing of Non-Residential Structures	*	*	*	*	
Minor Localized Flood Reduction Projects	*	*	*	*	*
Structural Retrofitting of Existing Buildings	*	*			
Non-Structural Retrofitting of Existing Buildings and Facilities	*	*			
Safe Room Construction	*	*			
Infrastructure Retrofit	*	*			
Soil Stabilization	*	*			
Wildfire Mitigation	*	*			
Post-Disaster Code Enforcement	*				
5% Initiative Projects	*				
Hazard Mitigation Planning	*	*	*		

For information on hazard mitigation project funding in your area contact the local OEP office (Office of Emergency Preparedness) in the parish in which you live.

# non-disaster grants

## 1 pre-disaster mitigation (pdm) grant program



### WHAT IS IT?

The *Pre-Disaster Mitigation (PDM)* program provides funds on an **annual** basis for **hazard mitigation planning** and the **implementation** of mitigation **projects before a disaster occurs**. Funding is provided through the *National Pre-Disaster Mitigation Fund* and is subject to congressional appropriations.

Grant awards are **75% federal/25% non-federal cost share**. Cash and in-kind contributions are accepted as part of the non-federal matching share. Except as allowed by federal statute, no other federal grant funds can be used as a match.

Funded projects are consistent with the goals of FEMA-approved state and local *Hazard Mitigation Plans* and compliant with environmental and historic preservation laws and regulations. FEMA conducts the final environmental review and approval for all funded activities.

### WHY DO IT?

The *PDM Grant Program* helps reduce the overall risk to people and property from **future disasters**. Because risks are minimized reliance on funding from disaster declarations when a disaster occurs is reduced.

### WHO IS ELIGIBLE?

Funds are available to the following applicants:

- State agencies
- Local governments
- Native American tribes

### WHAT IS COVERED?

Eligible projects include:

- Voluntary acquisition of real property and structural **demolition**.
- Property **acquisition** and structural **relocation**.
- **Elevation** of existing public or private structures.



- **Dry floodproofing** of historic residential structures.
- **Dry floodproofing** of non-residential structures.
- Minor localized **flood reduction projects**.
- Structural and non-structural **retrofitting** of existing building and facilities.
- Construction of **safe rooms**.
- Infrastructure **retrofitting**.
- **Soil stabilization**.
- **Wildfire** mitigation.
- Hazard mitigation **planning**.
- **Vegetation management**.
- Protective measures for **utilities**.
- **Stormwater** management projects.
- **Localized flood control** projects that are designed to protect critical facilities.

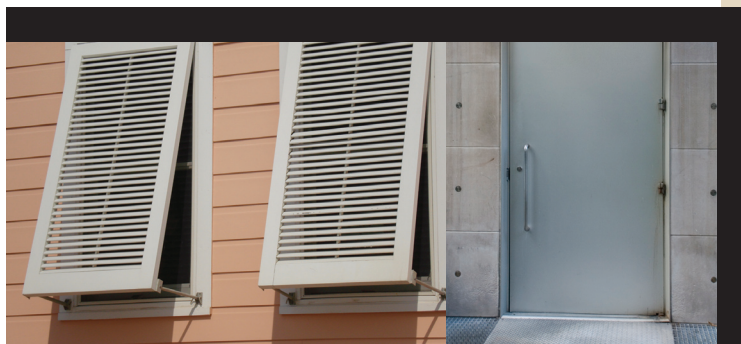
### HOW TO APPLY

PDM grants are available on an annual basis and are awarded on a national competitive basis. GOHSEP is allocated \$500,000.

- Federally-recognized tribal governments can choose to apply for funding directly to FEMA or through GOHSEP.
- Local governments and state agencies can apply for funding through GOHSEP.
- State or local governments can apply on behalf of nonprofit organizations and individual property owners.
- Completed applications for PDM must be submitted to GOHSEP through the eGrants system. The eGrants system encompasses the complete grant application process and provides the means to electronically create, review and submit a grant application via the Internet.
- Applicants in designated *Special Flood Hazard Areas (SFHAs)* must be participating in the *National Flood Insurance Program (NFIP)* (if they have been mapped through the NFIP) and must be in good standing (not on probation or suspension).
- FEMA-approved state and local mitigation plans are required prior to approval of mitigation project grants.

## potential pre-disaster mitigation (pdm) projects in your community

notes



### FOR MORE INFORMATION ON PRE-DISASTER MITIGATION (PDM) GRANTS

Visit:  
[www.gohsep.la.gov/mitigation/mitigationindex.htm](http://www.gohsep.la.gov/mitigation/mitigationindex.htm)  
[www.fema.gov/government/grant/pdm/index](http://www.fema.gov/government/grant/pdm/index)

Contact: Marion Pearson  
[marion.pearson@la.gov](mailto:marion.pearson@la.gov) // 225-267-2522

[getagameplan.org](http://getagameplan.org)





## notes

# 3 repetitive flood claims (rfc) grants



## WHAT ARE THEY?

The *Repetitive Flood Claims (RFC)* grant program authorizes up to \$10 million **annually** for FEMA to provide RFC funds to assist states and communities in **reducing flood damages to individual properties** insured by the *National Flood Insurance Program (NFIP)* that have had one or more claim payments for flood damage. It makes funding available to support local mitigation activities in the **nation's highest risk areas** and provides funding for structures insured under the NFIP that **do not meet FMA requirements**.

RFC grants provide up to **100% federal cost assistance** for eligible projects in communities that qualify for the program.

Funded projects must conform with the minimum standards of the **NFIP floodplain management regulations**, *State Flood Mitigation Plan* and all applicable laws and regulations.

## WHY DO IT?

Nearly **29,000 Louisiana families** live in homes subject to repetitive damage from flooding. Frequent flooding subjects them to thousands of dollars in losses due to damages, long recovery times and significant emotional stress.

Because a **non-federal match is not required**, there is little or no financial burden to participating states, communities and property owners.

## WHO IS ELIGIBLE?

Eligible applicants include:

- State agencies
- Local governments
- Native American tribes

## WHAT IS COVERED?

Projects **located** in a participating NFIP community or that **reduce** future flood damages in a NFIP community are covered.

Funding can be used for:

- Property **acquisition** and structural **demolition** or **relocation**.
- Structure **elevation**.
- **Dry floodproofing** of historic residential structures.
- **Dry floodproofing** of non-residential structures.
- Minor localized **flood reduction projects**.

- **Residential or non-residential (commercial) properties** that have received one or more NFIP insurance payments.
  - > Properties included in a sub-application must be NFIP-insured at the time of application submittal.
  - > Flood insurance must be maintained at least through completion of the mitigation activity.

## HOW TO APPLY

RFC grants are available on an annual basis and are awarded on a national competitive basis. They are awarded to applicants nationwide without reference to state allocations, quotas or other formula-based allocations.

- Applicants must demonstrate why the FMA cost-sharing requirement cannot be met, as a requirement for RFC funding.
- If a project was previously identified for HMA funding and was not funded, the applicant or subapplicant must explain **why the 25% non-federal cost share** is no longer available for this project.
- Subapplicants should consult the official **designated point of contact**

(POC) for their state, tribe or territory for more information regarding the application process.

- Federally-recognized tribal governments can choose to apply for funding directly to FEMA or through GOHSEP.
- Local governments and state agencies can apply for funding through GOHSEP.
- State or local governments can apply on behalf of nonprofit organizations and individual property owners.
- Completed applications for RFC must be submitted to GOHSEP through the eGrants system. The eGrants system encompasses the complete grant application process and provides the means to electronically create, review and submit a grant application via the Internet.
- Applicants in designated *Special Flood Hazard Areas (SFHAs)* must be participating in the *National Flood Insurance Program (NFIP)* (if they have been mapped through the NFIP) and must be in good standing (not on probation or suspension).
- FEMA-approved state and local mitigation plans are required prior to approval of mitigation project grants.

non-disaster grants

## FOR MORE INFORMATION ON REPETITIVE FLOOD CLAIMS (RFC) GRANTS

Visit: [www.gohsep.la.gov/mitigation/mitigationindex.htm](http://www.gohsep.la.gov/mitigation/mitigationindex.htm) // [www.fema.gov/government/grant/rfc/index](http://www.fema.gov/government/grant/rfc/index)  
Contact: Marion Pearson // [marion.pearson@la.gov](mailto:marion.pearson@la.gov) // 225-267-2522



## potential repetitive flood claims (rfc) projects in your community


notes



The *Severe Repetitive Loss (SRL)* grant program provides funds on an **annual** basis to reduce or eliminate the long-term risk of flood damage to **residential** structures insured under the *National Flood Insurance Program (NFIP)* that are qualified as severe repetitive loss structures. The program supports local mitigation activities that lessen the impacts of future flooding on some the nation's highest risk properties.

Nearly 7,000 individuals and families in the United States live in homes at risk for **severe** and **repetitive damage** due to flooding resulting in thousands of dollars in damages, long recovery times and significant emotional stress.

These losses are also a burden to the *National Flood Insurance Fund (NFIF)* program. Mitigating severe and repetitive losses is an effective way to reduce both the number and cost of flood insurance claims in communities across the country.



## WHO IS ELIGIBLE?

- State agencies
- Local governments
- Native American tribes

## WHAT IS COVERED?

- Property acquisition and structural **demolition** or **relocation**.
- Structure **elevation**.
- Mitigation **reconstruction**.
- **Dry floodproofing** of historic residential structures.
- Minor localized **flood reduction** projects.

- Four NFIP claim payments (including building and contents) over \$5,000 each, and a cumulative payment amount that exceeds \$20,000; OR,



- For both, claims must have occurred within a 10-year period, and must have occurred more than 10 days apart.

SRL grants are available on an annual basis.

- **Eligible property owners must be consulted** before an application can be made and must include a project timeline and estimated final project cost.
- Because grants are awarded on cost-effectiveness, community leaders should work with residents to choose individual properties that will be **most beneficial to the community**.
- Federally-recognized tribal governments can choose to apply for funding directly to FEMA or through GOHSEP.
- Local governments and state agencies can apply for funding through GOHSEP.
- State or local governments can apply on behalf of nonprofit organizations.
- Completed applications for SRL must be submitted to GOHSEP through the eGrants system. The eGrants system encompasses the complete grant application process and provides the means to electronically create, review and submit a grant application via the Internet.
- Applicants in designated *Special Flood Hazard Areas (SFHAs)* must be participating in the *National Flood Insurance Program (NFIP)* (if they have been mapped through the NFIP) and must be in good standing (not on probation or suspension).
- FEMA-approved state and local mitigation plans are required prior to approval of mitigation project grants.

Visit: [www.gohsep.la.gov/mitigation/mitigationindex.htm](http://www.gohsep.la.gov/mitigation/mitigationindex.htm) // [www.fema.gov/government/grant/fma/index](http://www.fema.gov/government/grant/fma/index)  
Contact: Marion Pearson // [marion.pearson@la.gov](mailto:marion.pearson@la.gov) // 225-267-2522

potential severe  
repetitive loss (srl)  
projects in your  
community

notes

# disaster grants

## 5 hazard mitigation grant program (hmgp)



**WHAT ARE THEY?**  
The *Hazard Mitigation Grant Program (HMGP)* assists in implementing long-term mitigation measures following major **disaster declarations**.

Funding is available to implement projects in accordance with state, tribal and local priorities. It is determined by a “sliding scale” formula that includes but is not limited to the percentage of funds spent on federal Public Assistance (PA) and Individual Assistance (IA) programs in response to the disaster. For states with a *Standard State Hazard Mitigation Plan*, the formula provides:

- 15% of the first \$2 billion of estimated aggregate amounts of the disaster;
- 10% for the next \$2 billion up to \$10 billion;
- 7.5% for the next \$10 billion up to \$35.333 billion.
- **FEMA pays up to 75% of project cost.** (The remaining 25% is covered by the state and/or applicant and can include *in-kind* services and materials).



The HMGP program is **administered by the state**.

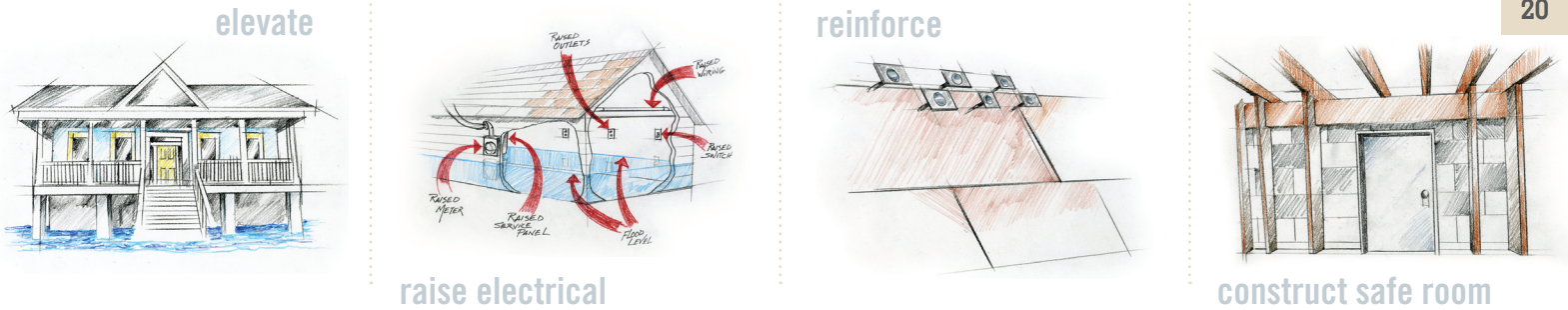
**WHY DO IT?**  
Funds are intended to reduce loss of life and damage to property when communities are faced with *future* disasters by funding mitigation initiatives during disaster recovery.

**WHO IS ELIGIBLE?**  
Eligible applicants include:

- State agencies
- Local governments
- Native American tribes
- Private nonprofits

**WHAT IS COVERED?**  
Eligible projects must provide *long-term* solutions to a *specific risk*. Funds can be used to make improvements on **public or private property**. Examples include:

- Elevating **flood-prone homes or businesses**, so that floodwater flows under the house rather than through it.



- **Acquisition of (and either demolishing or relocating)** flood-prone homes from willing owners and returning the property to open space in perpetuity. The local government becomes the owner of the property.
- **Retrofitting** buildings to minimize damage from high winds, flooding, earthquakes and other hazards. FEMA and other organizations have worked to develop model code requirements and building guides to aid in the process.
- **Floodwall systems** to protect critical facilities.

- Funding can be used for:
- **Dry floodproofing** of historic residential structures.
  - **Dry floodproofing** of non-residential structures.
  - **Minor localized flood reduction** projects.
  - **Safe room** construction.
  - Infrastructure **retrofit**.
  - **Soil stabilization**.

- **Wildfire** mitigation.
- Post-disaster **code enforcement**.
- **5% initiative** projects.
- Hazard mitigation **planning**.

**HOW TO APPLY**  
Applications are made during the **recovery phase** of a disaster.

- Local governments and state agencies can apply for funding through GOHSEP.
- Completed applications for HMGP must be submitted to GOHSEP to review for eligibility and completeness. All complete and eligible applications will be forwarded to FEMA for funding consideration.
- State and local governments and nonprofit organizations can apply on behalf of private property owners.
- FEMA-approved state and local mitigation plans are required prior to approval of mitigation project grants.

disaster grants

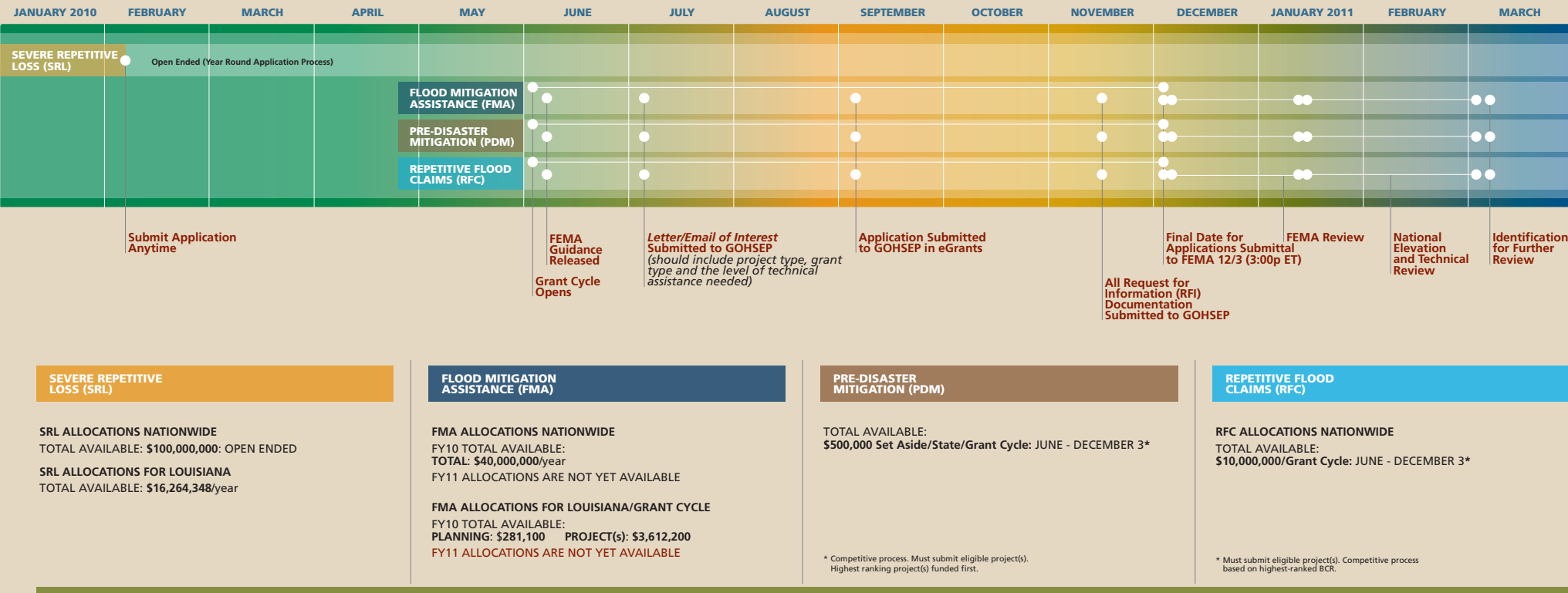
**FOR MORE INFORMATION ON DISASTER GRANTS**  
Visit: [www.gohsep.la.gov/mitigation/mitigationindex.htm](http://www.gohsep.la.gov/mitigation/mitigationindex.htm) // [www.fema.gov/government/grant/hmgp/index](http://www.fema.gov/government/grant/hmgp/index)  
Contact: Tonia Bergeron // [tonia.bergeron@la.gov](mailto:tonia.bergeron@la.gov) // 225-267-2749



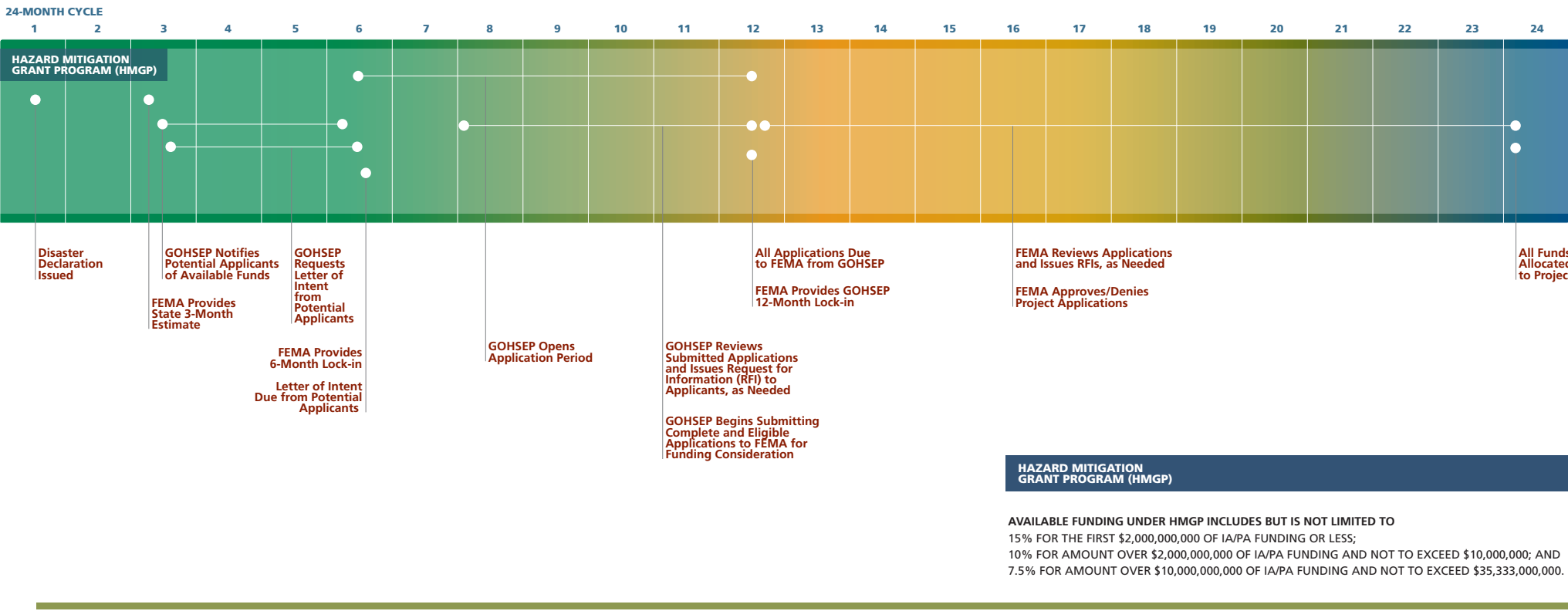
### potential hazard mitigation grant program (hmgp) projects in your community


notes

grant cycles



hmgp disaster grant cycle



# find us on the web!

getagameplan.org



family  
PLAN

business  
PLAN

mitigation  
PLAN

kids  
PLAN

1. Go to **getagameplan.org** and click on the **MITIGATION PLAN** button.

2. From the menu on the right, click on **READ LOUISIANA'S 2008 STATE HAZARD MITIGATION PLAN**.

3. Or from the menu on the right, click on **GRANT PROGRAMS** and navigate to **GOHSEP ADMINISTERED HAZARD MITIGATION GRANT PROGRAMS** or **STATE OF LOUISIANA HOMELAND SECURITY GRANT PROGRAM**.

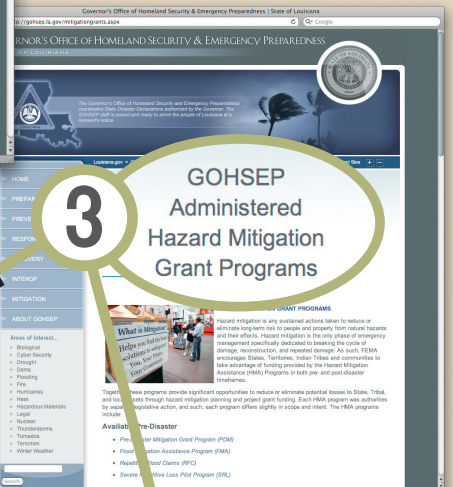
4. Or scroll down, click on **HAZARD MITIGATION REGIONS MAP**.



State Hazard Mitigation Plan 2008

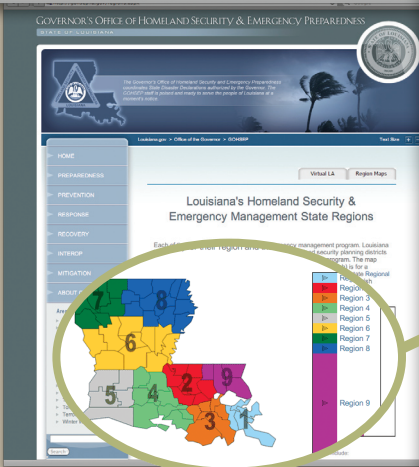


2



3

GOHSEP  
Administered  
Hazard Mitigation  
Grant Programs



Office of  
Community  
Development



This public document is published by the Governor's Office of Homeland Security and Emergency Preparedness (GOHSEP), State of Louisiana, at a total cost of \$5,631.00. Two-thousand (2,000) copies were printed for the purpose of public information and education. This material was printed in accordance with standards for printing by the State Agencies established in R.S. 43.31. Printing of this material was purchased in accordance with the provisions of Title 43 of the Louisiana Revised Statutes. This document was prepared under a grant from the United States Department of Homeland Security, Federal Emergency Management Agency (FEMA) Hazard Mitigation Grant Program (HMGP). No State dollars were used for this document.